

# List of Common Health Care Expenses

This document is intended as a general guide only and is not a guarantee of reimbursement or eligibility. This list has been compiled for the convenience of our clients and participants and is designed to provide a general overview. Readers are cautioned to review their own employer-sponsored benefit plan descriptions and enrollment material for specific information or to consult with their employer or personal tax advisor as necessary. This information is subject to change at any time and without notice.

A Health Care FSA can only reimburse expenses incurred for medical care under Code Section 213 if other requirements in the Code (including those in Prop. Treas. Reg. 1.125-2, Q/A-7 for claims substantiation, etc.) are also met. The rules change periodically due to new IRS guidance.

Medical Expense	Eligible Under the Health Care FSA?
Abortion	Yes, if the abortion is legal.
Acupuncture	Yes, if to treat a medical condition.
Administrative Costs	No. These are not medical care and are not reimbursable.
Adoption - Medical expenses incurred before adoption is finalized	Yes, if the child was a legal dependent when services were provided.
Air conditioner	Maybe. It must be primarily used by the sick person to treat a medical condition. If it is attached to a home, only the amount spent that is more than the value added to the property can be reimbursed. Also if others benefit from the air conditioning, only the sick person's pro rata amount is reimbursable.
Air Purifier	Yes. But only if prescribed by a doctor to treat a specific medical condition such as a severe allergy. Also see special rules under <b>Air conditioner</b> .
Alcoholism	Yes. Amount paid for inpatient treatment, including meals and lodging, at a therapeutic center for alcohol addiction.
Allergy Treatment Products and Household Improvements to Treat Allergies: filters, pillows, special vacuums, etc.	Generally no, if the product is one which would be owned even without allergies, such as a pillow or a vacuum. However, an air purifier or water filter necessary to treat a specific medical condition may be allowable. See <b>Air purifier; Air conditioner</b> .
Alternative healers, dietary substitutes and drugs and medicines	Maybe. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances but the IRS looks at them very closely. The treatments must be legal. Expenses are not reimbursable if the remedy is "food or substitute for food that the person would normally consume to meet nutritional requirements". Drugs and medicines recommended by alternate healers can qualify as medical care. See <b>Over-the-counter medicines; Chinese herbal practitioners; Christian Science practitioners; Medicines Special Foods and Vitamins</b> .
Ambulance	Yes.
Appearance improvements	See <b>Cosmetic Surgery</b> .
Artificial limbs and teeth	Yes.
Aspirin	Yes, if your employer's plan permits coverage for over-the counter items.
Automobile modifications	Yes, if for physically handicapped persons.
Babysitting and childcare	No.
Battery-powered toothbrush	Possibly, but only if prescribed to treat a specific dental ailment.
Birth control pills and patches (e.g., Norplant)	Yes, if available by physician's prescription. Over-the-counter medicines may also be eligible if permitted by your employer's plan. See <b>Contraceptives</b> .
Blood pressure monitoring devices	Yes.
Body scan	Yes. See <b>Diagnostic services and Screening tests</b> .
Braille books and magazines	Yes. Only amount paid by visually impaired person, above the cost of regular printed material.
Breast pumps	Generally no, if only for convenience, scheduling or other personal reasons. May qualify if there is a medical reason and if prescribed by a doctor for a specific medical condition.
Breast reconstruction surgery	Yes, amounts paid for breast reconstruction surgery following a mastectomy for cancer are reimbursable.
Chelation (EDTA) therapy	Yes, if used to treat a medical condition such as lead poisoning.
Childbirth classes	See <b>Lamaze</b> .

Medical Expense	Eligible Under the Health Care FSA?
Chinese herbal doctor & herbal treatments	Maybe. Non-traditional healing treatments provided by professionals may be eligible under certain circumstances but the IRS looks at them very closely. The treatments must be legal. Expenses are not reimbursable if the remedy is “food or substitute for food that the person would normally consume to meet nutritional requirements”. Drugs and medicines recommended by alternate healers can qualify as medical care. See <b>Alternative healers; Christian Science practitioners; Medicines; Special foods; and Vitamins.</b>
Chiropractors	Yes.
Christian Science practitioners	Yes, if treatments are for medical care and are legal. See <b>Alternative Healers and Medicines.</b>
Circumcision	Yes, if performed for medical care.
Claritin	Only if your employer’s plan permits reimbursement of over-the-counter expenses.
Club fees and dues	No.
COBRA premiums	No. These are premiums for continuation of medical coverage when regular medical coverage ends.
Condoms	Yes.
Coinsurance amounts and deductibles	Yes, if the underlying medical service/expense is eligible. Also, medical expenses in excess of an insurance plan’s usual, customary, and reasonable charges are eligible.
Contraceptives (over-the-counter)	Yes. IRS officials have informally said that the cost of over-the-counter contraceptives, such as condoms and spermicides are reimbursable if they aren't a drug or biological. See <b>Condoms and Birth control pills.</b>
Contact lenses	Yes, if the lenses are needed for medical reasons. If so, materials and equipment needed for using lenses (such as saline solutions and enzyme cleaner) are reimbursable, as is distilled water used to store and clean the lenses. Contact lens insurance would not be reimbursable, however.
Controlled substances	No, if the substance violates federal law. This is true even if a state law allows use of the controlled substance with a physician's prescription (such as marijuana) and the participant gets the prescription.
Cosmetics	No. Cosmetics such as face creams, deodorants, hand lotions, or any similar preparation used for ordinary cosmetic purposes are not eligible.
Cosmetic surgery	No, except for amounts paid for surgery necessary to improve a deformity arising from congenital abnormality, personal injury from an accident or trauma, or a disfiguring disease. "Cosmetic surgery" means any procedure that is directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease.
Counseling	Maybe. If it is marriage counseling, no. If it is for a medical reason, then yes. See <b>Psychiatric care and Psychologist.</b>
Crutches	Yes. Amount paid to rent or buy. Substantiation should include amount paid plus evidence of hospital or doctor office care.
Dancing lessons	Generally no, if to improve general health, even if prescribed by a physician. But maybe if prescribed for a specific medical condition (such as part of rehabilitation program after surgery).
Deductibles	See <b>Coinsurance.</b>
Dental treatment	Yes. Amount paid for treatment including fees for X-rays, fillings, braces, extractions, dentures, etc. The reimbursable amount is limited if the treatment includes pre-payment for services that haven't been provided, particularly orthodontia. See <b>Pre-payments for services. (Cosmetic teeth whitening is not eligible).</b>
Dentures	Yes.
Dependent care expenses	No.
Diabetic supplies	See <b>Glucose monitoring devices and Insulin.</b>
Diagnostic services	Yes. Includes a wide variety of procedures to determine the presence of a disease or dysfunction of the body, such as tests to detect heart attack, stroke, diabetes, osteoporosis, thyroid conditions and cancer. Also see <b>Body scan, Blood pressure monitoring devices and Medical monitoring and testing devices.</b>
Diaper service	No, not unless amounts are paid for services to relieve the effects of a particular disease.

Medical Expense	Eligible Under the Health Care FSA?
Disabled Dependent Care Expenses	Yes, if the expenses are for medical care of the disabled dependent. Note that some disabled dependent care expenses that qualify medical expenses may also qualify as work-related expenses for purposes of taking a credit for dependent care or for reimbursement under a dependent care assistance program. These expenses can be applied towards either the dependent care credit, the DCAP or a medical expense deduction, but the same expenses cannot be used for more than one claim.
Dyslexia	See <b>Language training</b> .
DNA collection and storage	Generally no. However, temporary storage may be reimbursable under some circumstances, such as where the DNA is collected as part of the diagnosis, treatment or prevention of an existing or imminent medical condition.
Drug addiction treatment	Yes. Amounts paid for an inpatient's treatment at a therapeutic center for drug addiction are reimbursable. See <b>Alcoholism</b> .
Drugs	See <b>Medicines</b> .
Drug overdose, treatment of	Yes. Amounts paid for an inpatient's treatment at a therapeutic center for drug addiction are reimbursable.
Ear plugs	Yes, to the extent prescribed by a doctor for a specific medical condition (e.g., ear tubes).
Eggs and embryos, storage fees	May be reimbursable only to the extent necessary for immediate conception. Storage fees for future conception may not be reimbursable.
Electrolysis or hair removal	Generally no. See <b>Cosmetic surgery</b> .
Exercise equipment or programs	Generally no unless prescribed by a doctor to treat a specific medical condition.
Eye examinations and eyeglasses (see also prescription sun glasses)	Yes. If the eye exam is for medical reasons and the eyeglasses and lenses are prescribed by a doctor for such reasons. Materials and equipment needed for using the eyeglasses, such as cleaner should be medical care too. See <b>Contact lenses</b> and <b>Sunglasses</b> .
Face lifts	See <b>Cosmetic surgery</b> .
Fees for storage of sperm or embryo	May be reimbursable only to the extent necessary for immediate conception. Storage fees for future conception may not be reimbursable.
Fertility Enhancement	Yes, to the extent procedures are intended to overcome an inability to have children. Examples are IVF (in vitro fertilization), including temporary storage of eggs or sperm, surgery (including an operation to reverse prior surgery preventing someone from having children), shots, treatments and GIFT (gamete intrafallopian transfer).
Fitness programs	No. Visits on a per treatment basis may be eligible if treatment is primarily for and essential to a specific medical condition.
Flu shots	Yes.
Fluoridation device	Yes. For fluoridation services, amount should be limited to cost allocable to current plan year.
Genetic testing	Maybe, if the testing is done to determine possible birth defects (e.g., if the mother is over 35), it's probably medical care. But not if it's done just to determine the sex of the fetus.
Glucose monitoring equipment	Items such as blood glucose meters and glucose test strips are diagnostic items and would be reimbursable.
Guide dog or other animal aide	Yes. Amount paid for purchase, training, and care of animals used by a visually or hearing-impaired person.
Hair transplant	See <b>Cosmetic surgery</b> .
Health club dues	No, with respect to regular membership dues. But fees paid for specific services at a health club (e.g., physical therapy) may be reimbursable if prescribed by a doctor and substantiated by his or her statement that treatment is necessary to alleviate a physical or mental defect or illness. See <b>Fitness programs; Weight-loss programs</b> .
Health reimbursement arrangements (HRAs)	No. Expenses reimbursed under an HRA cannot also be reimbursed under a health FSA – there is no "double-dipping".
Health Institute	Fees paid for treatment at a health institute if the treatment is prescribed by a physician who issues a statement that the treatment is necessary to alleviate a physical or mental defect or illness.
Hearing aids	Yes. Amount paid for hearing aid and batteries for operation.
Herbs and herbal supplements	See <b>Vitamins</b> .
Holistic or natural healers, dietary substitutes and drugs and medicines	Maybe. See <b>Alternative healers</b> .

Medical Expense	Eligible Under the Health Care FSA?
Home care	Yes, if the expenses qualify as nursing services. See <b>Nursing Services</b> .
Hormone replacement therapy (HRT)	Yes. If legally procured and generally accepted as medicines or drugs to treat a medical condition. If your employer's plan permits, HRT medicines purchased over the counter that meet the definition of medical care under Code Section 213(d) may also be reimbursed.
Hospital services	Yes. Amount paid for inpatient care including amounts paid for lodging and meals.
Household help	No, except for certain expenses that may qualify as nursing services. See <b>Nursing services</b> .
Illegal operations and treatments	No.
Immunizations (e.g., tetanus or well-baby shots)	Yes.
Insulin	Yes. Equipment needed to inject the insulin, such as syringes or insulin pumps, would most likely also qualify as a medical expense. See <b>Glucose monitoring equipment</b> .
Insurance premiums	No.
Laboratory fees	Yes. Amount paid for laboratory fees that are part of medical care.
Lamaze classes	Some of it. Expenses may be reimbursable to the extent that instruction relates to birth and not child rearing. The fee will have to be apportioned to exclude instruction in topics such as newborn care. Also, amounts for the coach or significant other aren't eligible.
Language training	Yes, if for a child with dyslexia or a disabled child. But school fees for regular schooling normally do not qualify.
Laser Eye Surgery/Radial keratotomy	Yes.
Lead-based Paint Removal	Yes, for the cost of removing lead-based paints from surfaces in the home to prevent a child who has or has had lead poisoning from eating the paint. These surfaces must be in poor repair and within the child's reach. The cost of repainting is not a medical expense.
Learning disability	Yes. Tuition fees paid to special school and tutoring fees paid to a specialty-trained teacher for a child who has severe learning disabilities caused by mental or physical impairments (such as nervous system disorders) are reimbursable if prescribed by a doctor.
Legal fees	Maybe. Fees for legal services retained to authorize treatment for mental illness may be reimbursable. But legal fees for management of a guardianship estate for conducting the affairs of the person being treated or other fees that aren't necessary for medical care aren't reimbursable. Nor are divorce costs.
Lodging at a hospital or similar institution	Yes, if the main reason for being there is to receive medical care.
Lodging not at a hospital or similar institution	Yes. For amounts limited to \$50 per night per individual if the following conditions are met: (1) the lodging is primarily for, and essential to medical care, (2) the medical care is provided by a doctor in a licensed hospital or medical care facility related to a licensed hospital, (3) the lodging isn't lavish or extravagant and (4) and there is no significant element of personal pleasure, recreation or vacation in the travel.
Lodging of a companion	Yes, if accompanying a patient for medical reasons and all of the conditions described are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50.00 for each person) can be reimbursed.
Lodging while attending a medical conference	No.
Massage Therapy	Generally no, unless prescribed by a physician to treat a specific injury or trauma. (Not for massage to relieve stress or depression.)
Maternity clothes	No.
Meals at a hospital or similar institution	Yes. Amount paid for meals at a hospital or similar institution when receiving inpatient medical care.
Meals not at a hospital or similar institution	The IRS has taken the position that expenses for meals and lodging while traveling to receive medical treatment aren't medical care. See <b>Lodging not at a hospital</b> .
Meals of a companion	No, even if accompanying a patient for medical reasons.
Meals while attending a medical conference	No. See <b>Medical conference admission; transportation</b> , etc.
Medic alert bracelet or necklace	Yes, if prescribed by a physician for the treatment of a medical condition.
Medicare Part B Premiums	No. Medicare Part B premiums, like health insurance premiums, are not reimbursable under health FSA.

Medical Expense	Eligible Under the Health Care FSA?
Medical conference admission, transportation, meals, etc.	Yes. Expenses for admission and transportation to a medical conference relating to a chronic disease of the participant, the participant's spouse or dependent are reimbursable, if the conference is primarily for and essential to the sick person's medical care. Includes transportation expenses to the city where the conference is held, plus local transportation to the conference. Most of the time at the conference must be spent attending sessions on medical information. The expenses of meals and lodging while attending the conference are not reimbursable. Any social and recreational activities must be purely secondary to the conference.
Medical monitoring and testing devices (e.g., blood pressure monitor, syringes, glucose kit, etc.)	Yes, to the extent prescribed by a physician for a particular medical ailment.
Medical records charges	Yes. Fee associated with transferring medical records to new practitioner
Medical services	Yes. Amounts paid for legal medical services provided by Physicians, Surgeons, Specialists, or other medical practitioners.
Medicines (controlled substances that do not violate federal law)	Yes, if amounts are paid for doctor-prescribed medicines and drugs (over-the-counter medicines or drugs may be eligible if permitted under your employer's plan). A prescribed drug is one that requires a prescription by a physician for its use by an individual. "Physician" means a doctor of medicine, osteopathy, dental surgery, dental medicine, or optometry, or a chiropractor. Alternative medicine practitioners, naturopaths and holistic healers do not qualify. See <b>Alternative healers, Insulin, and Over-the-counter medicines</b> . Amounts paid for insulin are eligible. <b>Prescription drugs that could be used for cosmetic purposes as well as for a medical condition must include with the request for reimbursement a doctor's note stating the specific medical condition that requires the prescription.</b> Prescriptions for cosmetic use (i.e., general weight loss, wrinkle repair, or hair growth) are not eligible.
Nonprescription drugs and medicines	Yes, if permitted by your employer's plan.
Norplant insertion or removal	Yes.
Nursing Services	Yes, including nurses' board where paid by the taxpayer. Amounts spent in wages and other nursing services. Services need not be performed by a nurse, so long as the services are of a kind generally performed by a nurse. Does not include nursing services for a healthy baby.
Nutritionist's professional expenses	Yes, as long as treatment relates to a specifically diagnosable medical condition. <b>(Not eligible if expenses is for weight loss or general health).</b>
Nutritional supplements	No. The cost of nutritional supplements, vitamins, herbal supplements and natural medicines are not eligible if they are merely beneficial for general health. If your employer's plan permits over-the-counter medicines, they may be reimbursable if recommended by a medical practitioner for a specific medical condition. See <b>Special foods</b> and <b>Over-the counter medicine</b> .
Obstetrical expenses	Yes.
Occlusal guards to prevent teeth grinding	Yes.
Operations	Yes, if the operations are legal (and aren't for unnecessary cosmetic surgery). See <b>Cosmetic surgery</b> .
Optometrist	Generally yes. See <b>Eye exams and Eyeglasses</b> .
Organ donors	See <b>Transplants</b> .
Orthodontia	Yes, unless care is for cosmetic purposes. There are special rules regarding orthodontia payment plans with the claims incurred requirements. Please call TRI-AD.
Osteopath	Yes.
Over-the-counter medicine	Yes, if permitted by your employer's plan.
Ovulation monitor	Yes.
Oxygen	Yes. Amount paid for oxygen and equipment for breathing problems caused by a medical condition.
Patterning Exercises	Yes. Services paid to an individual for giving patterning exercises to a mentally retarded child are eligible.
Physical exams	Yes. However, employment-related physicals are not eligible.
Physical Therapy	Yes. As long as required for a specific medical condition.
Pre-payments for services	No.
Pregnancy abortion	Yes, if legal.

Medical Expense	Eligible Under the Health Care FSA?
Pregnancy test – over-the-counter	Yes.
Prenatal vitamins	See <b>Vitamins</b> .
Prescription drugs	Generally, yes. This means drugs available only by prescription and not for cosmetic purposes. See <b>Medicines</b> and <b>Over-the-counter medicines</b> .
Prescription drug discount programs	No, not unless actual medical treatment is received (i.e., drugs are received).
Private hospital room	Yes. The amount up to what a non-private room would cost. The extra amount paid for private room is not.
Propecia	Probably no if purchased for cosmetic purposes to treat male pattern baldness, even if prescribed by a physician. See <b>Cosmetic surgery, Medicines, Over-the-counter medicines</b> .
Prosthesis	See <b>Artificial limb</b> .
Psychiatric care	Yes. Amount includes cost of supporting mentally ill dependent at a special center, which provides medical care.
Psychoanalysis	Yes, except amount paid as part of training to be a psychoanalyst.
Psychologist	Yes, expenses for medical care.
Reading glasses	Yes, if they correct a defect.
Retin-A	Generally no, unless prescribed by a physician for a medical condition (such as for acne vulgaris), and not for cosmetic purposes. Not eligible for cosmetic purposes even if prescribed. See <b>Over-the-counter medicine</b> .
Rogaine	Generally, no. See <b>Retin-A</b> .
Screening tests	Yes, if the tests are used for medical diagnosis such as hearing, vision and cholesterol screenings.
Schools and education, special	Payments made to a special school for a mentally impaired or physically disabled person are eligible if the main reason for using the school is its resources for relieving the disability. Includes such items as teaching Braille to a vision-impaired child, teach lip reading to a hearing-impaired child, or giving remedial language training to correct a condition caused by a birth defect.
Sleep deprivation testing and treatment	Probably is, with respect to testing and treatment, if the person is under the care of a doctor.
Smoking-cessation programs (Nicotine patches available without a prescription are eligible if your employer's plan permits over-the counter items).	Generally yes. Amounts paid for a stop-smoking program are reimbursable, as are amounts paid for prescribed drugs. See <b>Medicines</b> . However, amounts paid for over-the-counter drugs (such as nicotine patches and gum) are only reimbursable if your employer's plan permits over-the-counter items. See <b>Over-the-counter medicines</b> .
Special foods (e.g., gluten-free or salt-free diet)	Yes, if prescribed by a physician to treat a specific illness or ailment and they do not substitute for normal nutritional requirements. But the amount that may be reimbursed is limited to the amount that the cost of the special food exceeds the cost of commonly available versions of the same product. Also see <b>Vitamins; Medicines; Over-the-counter medicines</b> .
Stem cell, harvesting and/or storage of	Perhaps, if there is a specific and imminent medical condition that the stem cells are intended to treat. For example, the cost of harvesting and storing stem cells because a newborn has a birth defect and the stem cells would be needed in the near future might be allowable. But collection and storage indefinitely, just in case an item might be needed, is not medical care. See <b>DNA collection and storage</b> .
Sterilization Procedures	Yes. Amount paid for a legal operation, including vasectomy.
Stop-smoking program	Generally, yes. See <b>Smoking cessation program</b> .
Student health fee	No.
Sunglasses	Yes, if they are prescription sunglasses.
Sunglass clips	No, if they are not corrective. Also see <b>Sunglasses</b> .
Sunscreen	Possibly, if to prevent sunburn and long-term skin disease including skin cancer but only if your employer's plan permits over-the-counter medicines. Items that are primarily cosmetic but contain a sunscreen component would not qualify. See <b>Over-the-counter medicine</b> .
Surgery	See <b>Operations</b> .
Swimming lessons	No, if prescribed by a physician for improvement of health. Maybe, if prescribed by a physician for a specific medical condition.
Taxes on medical services and products	Generally yes, to the extent that tax is imposed on reimbursable medical care of products. This includes local, sales, service and other taxes.

Medical Expense	Eligible Under the Health Care FSA?
Teeth whitening	Generally no if done for cosmetic purposes. But if tooth discoloration (rising to the level of deformity) was caused by disease, birth defect or injury, expenses for teeth whitening might be reimbursable. See <b>Cosmetic surgery</b> .
Telephone for hearing-impaired persons	Yes. Amount paid for purchase and repair of special telephone equipment for hearing-impaired person.
Transplants	Yes. Amounts paid for surgical, hospital, laboratory, and transportation expenses for organ donor.
Transportation	Yes. Amounts paid for transportation primarily for, and essential to, medical care. Parking fees and tolls can also be reimbursable. Call TRI-AD regarding claims substantiation information.
Tuition for special needs program	Probably not, unless primary purpose is for medical care. Includes reading program for dyslexia. See <b>Learning disability</b> and <b>Schools and education, special</b> .
Tuition including separate breakdown for medical expenses	Yes. Charges for medical expenses that are separately broken down in a bill for tuition or a college or private school are reimbursable, if they are for specific medical services (and not premiums for medical care generally). See <b>Student health fee</b> and <b>Insurance premiums</b> .
Vaccines	Yes.
Varicose veins, treatment of	Generally no, if the procedure improves appearance and doesn't meaningfully promote the proper function of the body or prevent to treat illness or disease. May be reimbursable if the procedure promotes the proper function of the body or prevents or treats an illness or disease. See <b>Cosmetic surgery</b> .
Viagra	Yes, to the extent prescribed by a physician to treat a medical condition.
Vision discount programs	No, not unless actual medical treatment is received.
Vitamins	Not if they are merely beneficial for general health. If your employer's plan permits coverage of over-the-counter drugs, they may be eligible if recommended by a medical practitioner to treat a specific medical condition. See <b>Special foods</b> .
Weight loss program and/or drugs prescribed to induce weight loss (e.g., Phen-fen and Redux)	Yes if the weight-loss program is prescribed by a doctor to treat an existing disease (such as obesity, heart disease or diabetes), and is not simply to improve general health, then the expenses are reimbursable. However, the costs of food associated with a weight loss program (such as weight watchers-type dinners) would not be, since they just meet normal nutritional needs. See <b>Exercise programs</b> and <b>Health club dues</b> .
Wigs	Yes. Amount for a wig purchased upon advice of a physician for the mental health of a patient who has lost all of his/her hair from disease.
X-ray fees	Yes. Amount paid for X-rays received for medical reasons.